IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: :   CHAPTER 13
JAMES M. DURKIN, JR.   :   BKY. NO.

DEBTOR'S CHAPTER 13 PLAN

         [If this form is used by joint debtors, the word "debtor" or words
referring to the debtor shall be read as if in the plural.]

         1.   The future earnings of the debtor are submitted to the
supervision and control of the trustee and the debtor shall pay to the
trustee the sum indicated on a monthly basis for a period of months noted:

payments 1 to 36, $235.00 per month for funding of $8,460.00
                                                 _____

Grand total of funding is $8,460.00

2.   From the payments so received, the trustee shall make disbursements as
follows in the following order of priority:

     A.   Full payment on administrative claims, including the claims of
debtors' counsel. This claim shall be paid in full prior to payment of all
others.

     B.   Full payment on secured arrearage claims.

     C.   Full payment on all taxes claims.

     F.   The balance will be paid pro rata to unsecured claimants.

3.   No interest shall be paid on the above claims and no interest shall be
deemed due on the arrearages.

4.   Holders of allowed secured claims, whose claims are not avoided, shall
retain the liens securing such claims. Holders of secured claims shall be
paid in full the arrearages on such clams. The debtor will remain current
with all post-petition payments.

5.   The following executory contract of the debtor are rejected: none.

6.   Title to the debtor's property shall revest in the debtor on
confirmation of a plan.

7.   Debtor shall pay directly to the secured lenders all post-bankruptcy
payments on secured debt when such payments fall due.

8.   The debtor may avoid secured claims pre-confirmation or post-confirmation
and those claims shall both be treated as unsecured under this plan,

notwithstanding anything to the contrary in this plan.

RESPECTFULLY SUBMITTED,

/s/ John Francis Murphy, Esq.

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